

Frequently Asked Questions about Employer Participation

How do I know if my company is considered a small business?

A small business is defined as a business that employs between 2 and 50 employees. The number of employees counted should match the number of employees reported on state tax returns. Please see "Glossary of Terms" on the home page for more details.

How do I count my employees to determine if I am a small business?

Any employee 18 years or older who has a normal work week of thirty or more hours a week is counted as an employee for purposes of determining if you are a small business. Any employee who works between twenty and thirty hours per week **may** also be counted **if** the employer and the insurance representative agree to include those employees in this program.

Can part time employees receive premium assistance?

Part time employees may apply for premium assistance if they are enrolled in a small group health insurance plan with a participating employer.

How do I know if I have employees that qualify for premium assistance?

Information about eligibility for premium assistance, including income guidelines, is available on this site. Encourage your employees to review the materials and let you know if they are interested in applying for premium assistance.

Do all of my employees have to qualify for premium assistance for me to participate?

No. Only one employee must qualify for premium assistance for you to be a part of this program.

Can an employer apply for premium assistance?

Yes, an employer may apply for premium assistance at any time. The employer must meet the same income guidelines and program requirements as an employee to receive assistance.

Let's assume a participating small business owner's only employee receiving premium assistance quits. Does the employer lose his/her status as a participating employer?

No, that employer would remain as a participating employer until the annual renewal. If at anytime during that period a new employee from that business would like to apply for premium assistance he/she may submit an application. At the time of the annual renewal if no one else from that business has received a slot for premium assistance, that employer would no longer be considered a participating employer. That means that if at a later date they have an employee who would like to receive premium assistance the employer would have to re-register on line and meet all criteria to become a participating employer.

What income do I count to determine my eligibility for premium assistance?

You need to list the gross income for all adults in your household. Child support is excluded from that income since that is money for the child/children.

I would like to participate. What's next?

Please see [How to apply/participate](#).

If you have specific questions about qualifications for small group insurance, please contact your insurance representative.